



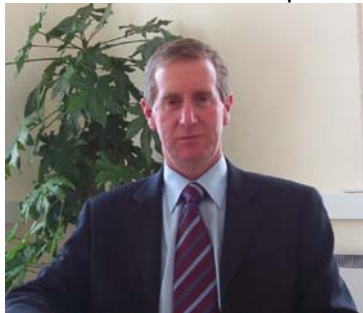
# SEN@ER – Silver Economy Network of European Regions

## ■ Editorial: Engaging our Citizens in a Spirit of Enterprise

Ladies and Gentlemen,

The SEN@ER Network came together as a group of regions exploring how best to engage our seniors with our economies, and also how to channel our economic forces to deliver for the growing senior population. This is a two-way partnership in which each sector can benefit greatly from each other. We have a huge resource base in our senior population. Their experience, drive, energy and enthusiasm can deliver many benefits for younger people, new businesses and society in general.

The countries of Europe are facing into many challenges in the future based on the fact of demographic change. As our population gets older and remain healthy and engaged in society, we will see the economic centre of gravity shifting from younger to older people. At the other end of the demographic scale, our birth rates are falling and there will be less young people in the future to fill the shoes of their senior colleagues.



To respond to this challenge, six of the SEN@ER regions have come together to explore how our seniors can play a part in developing new businesses and in helping existing businesses to expand and prosper. The Special Interest Group “Entrepreneurship 50+/60+” aims to develop a programme of support for entrepreneurs, and to shape this into an innovative product that can be replicated in other regions and countries of Europe. We believe there is a strong case to be made which will focus on the entrepreneurial

potential of our seniors. This initiative will encourage their involvement in a wide variety of entrepreneurial activities which will be of benefit to themselves and the well being of their wider communities.

*John Byrne*

*Director*

*Mid-East Region, Ireland*

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## Section One: EU Policy Agenda

In this section the reader will find information about decisions, communications and regulations at European level which may become relevant and important for the SEN@ER network.

### +01: Financial inclusion - Improving access to basic financial services

This European Conference took place in Brussels 28 May 2008 and presented the results of the study on "Financial services provision and prevention of financial exclusion" and discussed policy improvements.

The study is carried out by Réseau Financement Alternatif (Brussels), the University of Bristol (Personal Finance Research Centre), the University of Milan (Department of Economics, business and Statistics) and the Warsaw School of Economics (Center for Financial Services Market Research and Institute of Social Economy).



2007 — European Year of Equal Opportunities for All

The Single Market Review announced last November that

the European Commission would take an initiative to ensure that nobody in Europe is denied access to basic bank services.

The study aimed at identifying and analysing the most effective policy measures in the area of financial services provision and prevention of financial exclusion of people facing poverty or social exclusion.

The study provides data on the levels, causes and consequences of financial exclusion in the Member States. It also describes the diversity of policy responses developed in 14 different Member States in the field of transaction banking services, credit and savings. Finally, it proposes a series of potential policy responses.

The event was a joint initiative from DG Employmentnet, Social Affairs and Equal Opportunities and DG Internal Market and Services that gathered social stakeholders, financial services providers and policy makers.

Further information can be obtained from [http://ec.europa.eu/employment\\_social/spsi/events\\_en.htm#financial\\_exclusion](http://ec.europa.eu/employment_social/spsi/events_en.htm#financial_exclusion) ; [http://ec.europa.eu/employment\\_social/spsi/studies\\_en.htm#FinancialExclusion](http://ec.europa.eu/employment_social/spsi/studies_en.htm#FinancialExclusion)

## +02: European Demography Report and the European Demographic Forum: next event in November 2008

A European Demography Report will present every two years an assessment of the demographic situation, reflecting the ongoing debate and research in the EU, in conjunction with the European Demographic Forum. The first Forum has been held in October 2006. The first Demography Report has been adopted in May 2007.

**The next European Demographic Forum will be held in Brussels on 24 - 25 November 2008.**

Relevant Commission and Council key documents include the following:

- Communication "Promoting solidarity between the generations" COM (2007) 244 final: Council Conclusions on the importance of family-friendly policies in Europe and the establishment of an Alliance for Families, adopted at the EPSCO Council meeting on 30 May 2007; COM (2007) 244 final
- The demographic future of Europe - from challenge to opportunity: Council Resolution on the contribution of older people to economic and social development, adopted at the EPSCO Council meeting on 22 February 2007; COM (2006) 571
- The demographic future of Europe - from challenge to opportunity - Commission Communication, COM (2006) 571 adopted on 12 October 2006
- Communication from the Commission Green Paper "Faced with demographic change, a new solidarity between the generations"; COM (2005) 94

Further information can be obtained from [http://ec.europa.eu/employment\\_social/spsi/demographic\\_challenge\\_en.htm#2007\\_244](http://ec.europa.eu/employment_social/spsi/demographic_challenge_en.htm#2007_244)

## Section Two: European Union

### +03: European Parliament resolution on "Europe's Demographic Future"

The German Bundesrat (German parliament of the Länder) has developed a resolution on "Europe's Demographic Future" which was submitted to the European Parliament and agreed upon by the EP on 21 February 2008. It has been published on 13 March 2008 by the Bundesrat (Drucksache 200/08).



In this resolution a strong point is made on the emerging economic opportunities emerging through the "silver economy". The European Commission is asked to establish and sup-

port a good practice and experiences exchange mechanism of European regions on the topics and issues relating to the "silver economy".

Further information can be obtained from [www.europarl.europa.eu/...//EP//NONSGML+COMPARL+PE-392.248+01+DOC+PDF+V0//EN&language=EN](http://www.europarl.europa.eu/...//EP//NONSGML+COMPARL+PE-392.248+01+DOC+PDF+V0//EN&language=EN).

### +04: Regions and cities in a challenging world - OPEN DAYS 2008 of DG REGIO

In the space of just five years the OPEN DAYS have become a key event at which cities and regions have provided practical evidence of their capacity for creating growth and jobs, implementing European Union cohesion policy in such a way as to achieve the best results.



Conceived and developed by the Committee of the Regions and the European Commission DG for Regional Policy, this communication platform has enlisted loyal support from over 5 000 local, regional, national and European decision-makers and experts, whose achievements have been manifold in the areas of economic success and social integration, cooperation between regions, fruitful partnerships between local and regional authorities and businesses, and centres of excellence with research centres and universities.

#### Purpose of the OPEN DAYS



The purpose of the event is multiple: first, it brings together political representatives, decision makers, experts and practitioners of regional policy as well as stakeholders from banking, business, civil society organisations, academia, EU institutions and the media to discuss common challenges for European regions and cities and debate possible solutions. Second, it provides a platform for capacity building to those involved in implementing EU cohesion policy and in managing its financial instruments. Third, the event aims at facilitating cooperation and networking among regions and cities on best practice in regional development. And finally, it offers the opportunity to debate the European cohesion policy of tomorrow in a wider context involving recent research and views from third countries and international organisations.

#### Main themes for the OPEN DAYS 2008

The sixth OPEN DAYS event, scheduled for **6-9 October 2008**, has a renewed and specific aim: to convey to the European institutions a joint vision of future European policy on economic, social and

territorial cohesion as shared and implemented by partner regions and cities. Next autumn, the European agenda will be particularly suitable for an initiative of this kind: discussions on the EU's political priorities and review of its budget after 2013, and preparations for the elections to the European Parliament to be held in spring 2009.

The general heading of OPEN DAYS 2008 will be: Regions and cities in a challenging world. The seminars and events will be grouped under four thematic priorities:

1. Innovating regions: Promoting research, technological development and innovation
2. Sustainable development: Regional responses to climate change
3. Cooperation and networking: Exchange of best practice in regional development
4. Looking forward: A European cohesion policy for tomorrow

These are the new issues that the future partner regions and cities address at the 2008 event.

To read more about the OPEN DAYS event, please visit the official website:  
[http://ec.europa.eu/regional\\_policy/conferences/od2008/index.cfm](http://ec.europa.eu/regional_policy/conferences/od2008/index.cfm)

#### **+05: European Commission launches the 2008 European e-Inclusion Awards to help fight the digital divide**

The European Commission has just launched the first ever European e-Inclusion Awards. As part of the European Commission's e-Inclusion Initiative, the Awards will celebrate the best and most imaginative uses of Information and Communications Technology to reduce digital and social exclusion.

Further information can be obtained from  
[http://ec.europa.eu/information\\_society/newsroom/cf/itemdetail.cfm?item\\_id=4116](http://ec.europa.eu/information_society/newsroom/cf/itemdetail.cfm?item_id=4116)

#### **+06: INTERREG IVB North-West Europe: next call for proposals**



**INTERREG IVB**

The INTERREG IVB North West Europe Programme is a financial instrument of the European Union's Cohesion Policy. It funds projects which support trans-national cooperation to tackle common challenges of Member States, regions and other authorities.

Over the next seven years, the programme will invest €355 million from the European Regional Development Fund (ERDF) into the economic, environmental, social and territorial future of North West Europe (NWE). The fund will be used to co-

finance projects that maximize the diversity of NWE's territorial assets by tackling common challenges through trans-national cooperation. To this end, the Programme seeks organisations that are resolute in their ambition to contribute to a cohesive and sustainable territorial development of North West Europe.

"Strategic Initiatives" are a novel approach to project development in a number of fields in which trans-national cooperation is particularly important. They combine a top-down perspective with the bottom-up involvement of key actors with the aim of promoting a coordinated and integrated approach in areas of relevance to the wider Programme territory. The emphasis of this approach is on ensuring complementarities between projects which contribute to a collective objective that responds to the distinctive territorial character of the NWE cooperation area.

Each Strategic Initiative will usually comprise three to five projects. As such they will be not be individual operations but clusters of projects. With regard to the application process, these will be regular projects approved under one of the four Priorities of the Programme.

Five Strategic Initiatives have been identified:

1. Adaptation to the expected spatial impacts of climate change;
2. Production and consumption of energy from renewable sources;
3. Developing Capacity for innovation and knowledge based economy;
4. Transport and logistical chains;

#### ***5. Challenges posed by demographic change and immigration.***

**It is the Strategic Initiative 5 where the SEN@ER network will have good opportunities for the submission of proposals.**

The third call will be open from 08/09/2008-03/10/2008.

Further information can be obtained from  
<http://www.nweurope.eu/index.php>

#### **+07: 2008 Work Programme for CIP ICT Policy Support Programme - Funding available for pilot projects on "ICT for ageing well with cognitive problems, combining assistive and independent living technologies"**

The second call for proposals of the ICT Policy Support Programme (or ICT PSP) was opened on 29 April 2008 and will close on 9 September 2008. The evaluation of the proposals, assisted by independent experts, will take place in early October. Communication of selection results to proposers and start of negotiations are foreseen for November 2008.

Further information can be obtained from [info-cip-ictsp@ec.europa.eu](mailto:info-cip-ictsp@ec.europa.eu) and [http://ec.europa.eu/information\\_society/activities/ict\\_psp/index\\_en.htm](http://ec.europa.eu/information_society/activities/ict_psp/index_en.htm) and [http://ec.europa.eu/information\\_society/activities/ict\\_psp/documents/draft ICT PSP WP2008.pdf](http://ec.europa.eu/information_society/activities/ict_psp/documents/draft ICT PSP WP2008.pdf)

**Objective 1.4: ICT for ageing well with cognitive problems, combining assistive and independent living technologies.** Funding instrument: Pilot B - it is intended to support several pilot actions.

The objective is to significantly improve quality of life and social care for the ageing population by combining assistive technologies to compensate for cognitive problems or mild dementia with independent living platforms, specifying and demonstrating the resulting innovative ICT enabled products and services.

Solutions should provide cognitive training, activation and reinforcement for the elderly as well as support to their day-to-day activities and social interactions. This should result in a substantial prolongation of the time they can continue to be at home rather than in an institution.

The pilots should be clearly demand driven and build on public-private partnerships. It should bring together a set of regional actions addressing the above goals and involve relevant stakeholders such as care service providers, housing corporations and insurance organisations. A strong involvement of users and their representatives, their families and carers, is expected to ensure end-user acceptance and uptake.

#### Objective 1.5: Capacity building for eInclusion

Funding instrument: Thematic Network - it is intended to support two thematic networks (one for each of the following goals):

1- Capacity building for inclusive access to on-line public services:

The objective is to ensure that all citizens, including the socially disadvantaged groups, become major beneficiaries of on-line public services - to which they are entitled

#### 2 - Unlocking market developments of innovative ICT for Ageing Well:

The objective is to develop and disseminate common approaches for accelerating the take-up of new ICT-based solutions for Ageing Well (building on public-private partnerships).

The network should:

- identify ICT for Ageing Well technology and application areas where new solutions are ready for take-up and where the public sector can act as a first buyer in support of elderly people and optimisation of care provision;
- develop common approaches, underpinned by socio-economic analysis, for decision

makers and public purchasers in view of procuring (including pre-commercial procurement) ICT based innovative solutions for ageing well;

- disseminate approaches and stimulate interest towards cross-national implementation of coordinated procurement initiatives in a limited number of areas based on the developed approaches. This should help develop a platform for procurers wanting to put together pre-commercial procurement exercises at European level.

The network will bring together relevant stakeholders committed towards concrete implementation cases, such as national/regional/local authorities in charge of purchasing care solutions; ICT industry, care providers and user organisations in Europe. The involvement of regional authorities is considered essential for success.

### Section Three: Reports from the SEN@ER regions

#### +08: Initiative "Age creates new things" („Alter schafft Neues“)

The Federal German ministry for family, seniors, women and youth has started an initiative "Age creates new things" („Alter schafft Neues“).



Alter schafft Neues

The intention of this initiative is to strengthen the commitment of seniors in society.

Three programmes are at the centre of this new initiative: "voluntary

services", "active in older age" and "economic factor ageing"

The initiative is scheduled to which will run until 2010.

The most important cornerstones of the initiative are as follows:

- Exchange platform for companies, experts, senior and consumer organisations for an exchange of experiences and ideas;
- Regional forums to inform SMEs about the opportunities of the senior market and silver economy;
- Increase the number of new enterprises by older people through targeted further education and training programmes in cooperation with the chambers of comers, (further) education and training institutions and a

- Collection of "Best Practice" examples of successful older entrepreneurs with the aim to encourage other people in similar situations

The plan also is to make Germany a frontrunner for "Design for All" ("Generationenübergreifendes Design"). We will continuously inform you about and progress and the details of the different steps and activities of this initiative.



The Federal government will also investigate whether a cross-generation

quality seal for products would offer orientation and guidance to older people when purchasing products on the one hand and also provide an incentive for the production of more suitable products.

Read more: <http://www.alter-schafft-neues.de/coremedia/generator/asn/de/Startseite.html> ;  
<http://www.bmfsfj.de/bmfsfj/generator/Politikbereich/aeltere-menschen.did=110964.html>

#### +09: Arts education in later life - A new inventory of arts programmes for seniors in Germany

The Institut für Bildung und Kultur e.V. Remscheid (Institute for Education and Culture) recently published a study that represents the first comprehensive Germany wide stocktaking of the cultural education landscape with a focus on senior citizens as users, visitors, participants as well as in the role of producers and providers of cultural education programmes. The manual gives an overview of the key practice fields in the area of "Cultural education for seniors" in Germany as well as looking at present developments, educational trends and needs. It should serve as an impetus to conceive and offer cultural education for this target group and to build networks with other actors in this field. Examples of good practice help to ensure practical application of the findings.

The manual is published in German but it contains an English summary of the study and abstracts of every chapter.

De Groote, Kim / Nebauer, Flavia (2008): Kulturelle Bildung im Alter. Eine Bestandsaufnahme kultureller Bildungsangebote für Ältere in Deutschland. München: kopaed-Verlag. ISBN 978-3-86736-037-1, 18,80 €, [www.kopaed-verlag.de](http://www.kopaed-verlag.de)

#### +10: Polyphonie - A bi-national song festival with older migrants in the Ruhr region

On May 12 the first song-festival with older migrants took place in the theatre of Duisburg. "Po-

lyphony - voices of cultural diversity" highlights the cultural treasures that people who immigrated to the Ruhr valley after the war and are now part of the older generation, brought into the region. 17 singers with different ethnic background from Germany and Holland presented their talent. The project is coordinated by Institut für Bildung und Kultur in cooperation Euro+Songfestival and is a result of a partnership within age-culture.net.

Further information can be obtained from [www.polyphonie.eu](http://www.polyphonie.eu)

#### +11: Bealtaine 2008 - Celebrating Creativity in Older Age in Ireland

All over the country, national, regional and local organisations have been organising, participating in and enjoying an incredibly extensive range of events, in many different venues and settings. Bealtaine 08 offered a full programme of painting, crafts, dance, music, literature, drama and other arts activities throughout the month of May!

Read more: [www.bealtaine.com](http://www.bealtaine.com)

### Section Four: Reports from SEN@ER and the SEN@ER Secretariat

#### +12: SEN@ER Special Interest Group (SIG) "Entrepreneurship 50 + / 60 +"

In early 2008 the SEN@ER network established a Special Interest Group (SIG) on "Entrepreneurship 50 + / 60 +".

The aim of this SIG is to develop a product and programme under the banner of SEN@ER (Silver Economy Network of European Regions, [www.silvereconomy-europe.org](http://www.silvereconomy-europe.org)) to be exported to other regions including:

- A full suite of Training Programmes aimed at seniors
- Seminars, workshops, exchanges of experience
- Motivational Speakers, best practice examples
- Pre retirement courses aimed at a change of direction

The approach is for a:

- Coordinated development of the programme in template-format which has to reflect all regions' policies in this area and which constitutes a generic framework to be populated by regional actors in the different regions and be piloted at the same time in different regions
- After successful piloting PR at regional and European level including a European con-

ference and good-practice competition and awards

- Product to be offered through the relevant institutions in the regions

The target groups are the

- Golden years Generation 60 +
- Mature Baby Boomers 50 +.

The present partnership includes actors and stakeholders from the following institutions and European regions:

- Ireland: County Enterprise Boards,
- Niedersachsen: Wolfsburg AG,
- Gelderland: POA,
- North-West Region England: PRIME and NW Development Agency,
- Yorkshire and Humber: Yorkshire Forward
- NRW: local and regional economic development agencies.

For further information please contact the SIG Coordinator:

John Byrne  
Director  
Mid-East Regional Authority  
Ireland  
e-mail: mera@eircom.net

#### +13: SEN@ER Special Interest Group "Ageing Well": Certification of Home-based Services



The consumer organisation NRW supported by the Ministry for Intergenerational Affairs, Family, Women and Integration of the State of North Rhine-Westphalia has developed quality criteria for home-based services. By

way of a checklist an orientation is provided for potential customers as well as for the providers of these services. Service providers adhering to these quality profiles are encouraged and offered the possibility to sign in and through a voluntary self-commitment signal to potential customers that they are offering services of a high quality and standard.

Through this checklist and

voluntary self-commitment a contribution to the improvement and provision of high-quality ser-

Ministerium für Generationen,  
Familie, Frauen und Integration  
des Landes Nordrhein-Westfalen



vices for older people but also for any other citizen is provided.

The project was carried out by the consumer organisation NRW (Verbraucherzentrale NRW) and was funded by the Ministry for Intergenerational Affairs, Family, Women and Integration of the State of North Rhine-Westphalia.

At a meeting of the SEN@ER Special Interest Group "Ageing Well" on 19 June



2008 in Arnheim several of the SEN@ER member regions have now agreed to develop and establish the same model in their region. It was agreed to proceed as follows:

- Regional consumer organisations and senior associations to develop quality criteria in a series of roundtables based on the NRW experiences
- Involvement of service providers with the aim of
- Getting them to agree and sign in to a voluntary self-commitment.
- Establishment of a database of those service providers which have signed in to the voluntary self-commitment and subscribed to applying the quality criteria, which will be operated by a consumer protection institution or equivalent institution in the regions
- Establishment of a grievance procedure
- Training and qualification activities addressed to service providers
- Dissemination (e.g. flyer/letter to households)

The plan is to inform about the progress of this activity in the regions and the steps to widely implement it on a European scale at the European Demographic Forum in Brussels from 24 - 25 November 2008.

Further information can be obtained from:

<http://www.vz-nrw.de/UNIQ121474090202897/www.vz-nrw.de/link274282A.html>

#### +14: 7th network meeting of SIG Ageing & Culture in Dublin

From 14 to 16 May 2008 SIG Ageing & Culture met in May in Dublin by invitation of SEN@ER-Partner John Byrne, Irish Mid-East Regional Authority and Sue Russell of Age & Opportunity. In the meeting the future work-programme of the SIG Ageing & Culture was settled. Sue Russell, media coordinator, and Dominic Campbell, artistic director and coordinator, presented the Bealtaine Festival in Ireland. The aim of this nationwide festival that celebrates creativity in older age is to create opportunities for the elderly to get involved in the



arts as artists, audience and participants. During the last years the variety of events, art forms and programmes has increased enormously. The festival is coordinated by Age & Opportunity, a national organisation promoting participation of older people ([www.bealtaine.com](http://www.bealtaine.com); [www.olderinireland.ie](http://www.olderinireland.ie)).

In the framework of the meeting the participants were invited to see several performances of the Bealtaine Festival: the Dance Performance „Palimpsests“ by Macushla Dance Club and “Silver Stars - A song cycle based on the lives of older gay Irish men”. On Friday morning they had the opportunity to visit an Arts in Care project in Meath Hospital. The idea of “Arts in Care” is to train staff in care settings as arts facilitators in order to develop a sustainable, ongoing arts input into life in care. The staff of care settings is trained in several modules by professional artists (process drama and art) with the aim to integrate the arts into their daily work. For more information please download the Age&Opportunity-brochure “Creative Exchanges: Using the Arts to transform the experience of Residents and Staff in Care Centres for Older People” under <http://www.olderinireland.ie/artsandculture/arttsincare.htm>



For more information about SIG Ageing & Culture contact Almuth Fricke, [fricke@ibk-kultur.de](mailto:fricke@ibk-kultur.de) or see under [www.age-culture.net](http://www.age-culture.net)

## Section Five: Conferences, Projects and Miscellaneous

### +15: “Citizen Services for Borderless Healthcare in the European Union: Current Situation - Vision - Solutions” - Workshop on 9th September 2008, 9:00- 12:00 h in Kiel (Germany)



Travelling abroad for pleasure, education, or work has become a natural part of life for many European citizens. Products and services can be bought in

another Member State when the need arises, but obtaining healthcare outside their residence country is still problematic for most European citizens.

The EU-funded TEN4Health project ([www.ten4health.eu](http://www.ten4health.eu)) is organising a workshop on “Citizen Services for Borderless Healthcare in the European Union Current Situation - Vision - Solutions” as a pre-Conference Workshop at the “eHealth Conference 2008 - Telematik kommt an” at the Kieler Schloss in Kiel, Germany (<http://ehealth.gvg-koeln.de>).

The workshop focuses on concrete steps towards improving pan-European healthcare provision and on policy needs to accelerate European integration also in this field so close to the daily needs of many European citizens.

At the workshop hospitals, health insurance companies and other actors will present and share experiences from good-practice examples on cross-border healthcare provision in different European countries.

The workshop will take place on 9th September 2008, 10 - 12:30 h.



It is organised by the TEN4Health project which is funded by the

European Commission. The TEN4Health project contributes towards improved healthcare provision for mobile European Union citizens. Initiated by leading public health insurance providers, the TEN4Health service package assures access of citizens to healthcare in participating Member States’ hospitals, based on a secure web service and its integration into developing European eHealth infrastructure networks.

The workshop is addressed to all interested in realising an integrated European health services market, in sharing visions, experience and opportunities for cooperation.

Further information can be obtained from [ten4health@empirica.com](mailto:ten4health@empirica.com) or [www.ten4health.eu/workshop](http://www.ten4health.eu/workshop)

### +16: “TravelAgents - Over 55s without frontiers”

The travel-guide „Europa in ten steps - Sightseeing, volunteering and learning for older travellers“ is one of the results of the EU project “TravelAgents - Over 55s without frontiers” and can be ordered in several languages at [bagso@easynet.be](mailto:bagso@easynet.be). The English version will be online soon.

Further information can be obtained from [www.travelagentsproject.org](http://www.travelagentsproject.org)

## ■ End Notes

### **+17: Contact**

If you are interested in further information regarding the Silver Economy Network of European Regions please visit our website at

<http://www.silvereconomy-europe.org/>

or contact us.

Responsible as SEN@ER lead partner region at the regional government of North Rhine-Westphalia:

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